

Information to identify the case:

Debtor 1	<u>Jose Ramon Rodriguez</u>	Social Security number or ITIN	xxx-xx-4942
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-11689-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Ramon Rodriguez

6/3/25

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jose Ramon Rodriguez
Debtor

Case No. 20-11689-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 03, 2025

User: admin
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2025:

Recip ID	Recipient Name and Address
db	+ Jose Ramon Rodriguez, 662 Elizabeth Street, Perth Amboy, NJ 08861-2834
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518733548	+ QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518690767	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 03 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 03 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518690756	+ Email/Text: smacknowski@msscuso.com	Jun 03 2025 21:33:00	Aspire Federal Credit Union, Attn: Bankruptcy, 67 Walnut Ave, Ste 401, Clark, NJ 07066-1696
518690760	Email/Text: bankruptcy@bbandt.com	Jun 03 2025 21:32:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
518690758	+ EDI: BANKAMER	Jun 04 2025 02:36:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518690757	+ EDI: BANKAMER	Jun 04 2025 02:36:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518777279	+ EDI: BANKAMER2	Jun 04 2025 02:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518690759	+ EDI: TSYS2	Jun 04 2025 02:37:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518690761	+ EDI: JPMORGANCHASE	Jun 04 2025 02:36:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518690762	+ EDI: CITICORP	Jun 04 2025 02:37:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518690763	+ EDI: CITICORP	Jun 04 2025 02:37:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518690764	+ EDI: CITICORP	Jun 04 2025 02:37:00	Citibankna, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518761467	Email/Text: BNCnotices@dcmsservices.com	Jun 03 2025 21:32:00	Emergency Physician Associate N. Jersey PC, PO Box 1123, Minneapolis MN 55440-1123
518690765	+ EDI: HFC.COM	Jun 04 2025 02:36:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013

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User: admin

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518800901	^	MEBN	Jun 03 2025 21:23:36	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
518800598		EDI: JEFFERSONCAP.COM	Jun 04 2025 02:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518733366	+	Email/Text: RASEBN@raslg.com	Jun 03 2025 21:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518792113		Email/PDF: resurgentbknotifications@resurgent.com	Jun 03 2025 21:34:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518690766	+	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 03 2025 21:31:00	Nissan Motor Acceptance, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
518751804	+	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 03 2025 21:31:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, TX 75001-9013
519749425		EDI: PRA.COM	Jun 04 2025 02:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519749426		EDI: PRA.COM	Jun 04 2025 02:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518801596		EDI: PRA.COM	Jun 04 2025 02:37:00	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
518801298		EDI: PRA.COM	Jun 04 2025 02:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518690768	^	MEBN	Jun 03 2025 21:22:16	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
518690769	+	Email/Text: OpsEscalations@RocketLoans.com	Jun 03 2025 21:32:00	Rocket loans, Attn: Bankruptcy, 1274 Library St, Detroit, MI 48226-2256
518701707		Email/Text: bankruptcy@bbandt.com	Jun 03 2025 21:33:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
518690772	+	EDI: SYNC	Jun 04 2025 02:36:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690770	+	EDI: SYNC	Jun 04 2025 02:36:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690771	+	EDI: SYNC	Jun 04 2025 02:36:00	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518801348	+	EDI: AISACG.COM	Jun 04 2025 02:37:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518690773	+	EDI: SYNC	Jun 04 2025 02:36:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518690774	+	EDI: SYNC	Jun 04 2025 02:36:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518720234	+	EDI: CBSTDR	Jun 04 2025 02:37:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-3

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Paola D. Vera	on behalf of Debtor Jose Ramon Rodriguez pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5